

STATE OF MISSISSIPPI
COUNTY OF DESOTO

Brandon N. Hopper
OSC 043302241

SUBSTITUTED TRUSTEES DEED

WHEREAS, on November 11, 1997, Brandon N. Hopper and Dawn Hopper executed a Deed of Trust to James W. Amos, Trustee for the benefit of Southern Mortgage Company, which Deed of Trust is filed for record in Book 950, Page 250 in the office of the Chancery Clerk of Desoto County at Hernando, Mississippi; and

WHEREAS, said Deed of Trust was subsequently assigned to EquiCredit Corporation of America by instrument dated January 2, 1998 and recorded in Book 1021, Page 573 of the aforesaid records; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, EquiCredit Corporation of America appointed and substituted J. Gary Massey as Trustee therein in the place and stead of the trustee named in said Deed of Trust or subsequently substituted therein by Substitution of Trustee dated January 21, 1999, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 1081 at Page 184 prior to the first publication and posting of the notice of sale; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, which default continued for a period of time necessary for the holder thereof to declare the entire indebtedness, together with attorney's fees, expenses and costs, immediately due and payable, as was its option so to do under the terms of said Deed of Trust, and default having been made in payment of said amount and the Substituted Trustee having been requested and directed by EquiCredit Corporation of America to foreclose under the terms of said Deed of Trust, I did on March 31, 1999, during legal hours, being between the hours of 11:00 a.m. and 4:00 p.m., at the East Front door of the County Courthouse of Desoto County, Hernando, Mississippi, in accordance with the terms of the Deed of Trust and the laws of the State of Mississippi, offer for sale at public auction and sell to the highest and best bidder for cash the following described land and property lying and being situated in Desoto County, Mississippi, being more particularly described as follows, to wit:

Lot 174, Section C, Twin Lakes Subdivision, in Section 6, Township 2, Range 8 West, DeSoto County, MS, as shown on plat recorded in Plat Book 8, Page 41-43, in the office of the Chancery Clerk's Office of DeSoto County, MS.

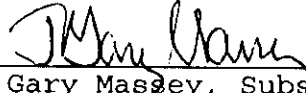
Said property was sold after strictly complying with all the terms and conditions of said Deed of Trust and the statutes made and provided in such cases. A notice of time, place and terms of said sale, together with a description of the property to be sold, was given by publication in the DESOTO COUNTY TRIBUNE, a newspaper published in Desoto County, Mississippi for three consecutive weeks preceding the date of sale. The first notice of the publication appeared on March 10, 1999, and subsequent notices appeared on March 17 and 24, 1999, (a certified copy of which is attached hereto,) and a notice identical to the published notice was posted on the bulletin board at the East Front door of the County Courthouse of Desoto County, Hernando, Mississippi for said period of three consecutive weeks. Everything necessary to be done was done to make and effect a good and lawful sale.

At said Sale, EquiCredit Corporation of America bid for said property in the amount of \$74,318.07, which being the highest and best bid, the same was then and there struck off to EquiCredit Corporation of America and it was declared the purchaser thereof.

NOW THEREFORE, in consideration of the full payment of the purchase price, I, the undersigned Substituted Trustee, do hereby sell and convey unto EquiCredit Corporation of America the land

and property herein described. I convey only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, on March 31, 1999.


J. Gary Massey, Substituted Trustee

STATE OF MISSISSIPPI
COUNTY OF HINDS

Personally appeared before me, the undersigned authority in and for said county and state, on March 31, 1999, the within named J. Gary Massey, Substituted Trustee, duly identified before me, who acknowledged that in said representative capacity he executed the above and foregoing instrument, after having first been duly authorized to do so.


Notary Public

My Commission Expires:

MISSISSIPPI STATEWIDE NOTARY PUBLIC
MY COMMISSION EXPIRES SEPT. 21, 2002
~~BONDED THRU STIGALL NOTARY SERVICE~~



GRANTOR'S ADDRESS:

J. Gary Massey, Substitute Trustee
Shapiro & Massey, L.L.P.
Deposit Guaranty Building
200 East Capitol Street, Suite 1745
Jackson, MS 39201
601-968-9986
S&M #98-0676

GRANTEE'S ADDRESS:

EQUICREDIT CORPORATION OF AMERICA
10401 Deerwood Park Blvd.
Jacksonville FL 32256
800-759-6380

PREPARED BY:

J. Gary Massey, Substitute Trustee
Deposit Guaranty Building
200 East Capitol Street, Suite 1745
Jackson, MS 39201
601-968-9986



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P.O. Box 486
Olive Branch, MS 38654

601-895-6220

DAVID GRISHAM
GENERAL MANAGER

Proof of Publication

STATE OF MISSISSIPPI
COUNTY OF DESOTO

Personally appeared before me, a Notary Public in and for said County and State, David Grisham, Publisher of the DeSoto County Tribune, a newspaper published in the City of Olive Branch and having a general circulation in said County, who being duly sworn, deposed and said that the publication of a notice of which a true copy is hereto affixed, has been made in said newspaper for a period of 3 weeks consecutively, as follows, to wit:

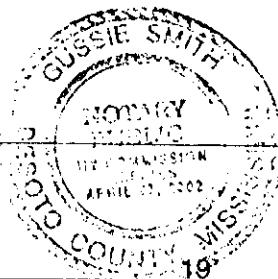
In Vol. XXVII No. 18, dated the 24th day of March, 1999
In Vol. XXVII No. 17, dated the 17th day of March, 1999
In Vol. XXVII No. 16, dated the 10th day of March, 1999
In Vol. _____ No. _____, dated the _____ day of _____, 19____
In Vol. _____ No. _____, dated the _____ day of _____, 19____

and that the DeSoto County Tribune has been published continuously for a period of more than one year.

David Grisham
GENERAL MANAGER

Sworn to and subscribed before me, this 24th
day of MARCH, 1999
(SEAL)

Gussie Smith
NOTARY PUBLIC



My commission expires _____ 19____
To Shapiro & Massey
for taking the annexed publication of 371
words or the equivalent thereof for a total of three (3)
times @ 118.72 plus \$3.00 for making a proof
of publication and deposing to same for a total cost
of \$ 121.72

BK0350PG0667

STATE MS.-DE SOTO CO.
FILED

APR 16 10 26 AM '99 *ewen*

BK 350 PG 664
W.E. DAVIS CH. CLK.

**SUBSTITUTED TRUSTEE'S NOTICE
OF SALE**

WHEREAS, on November 11, 1997, Brandon N. Hopper and Dawn Hopper executed a certain deed of trust to James W. Amos, Trustee for the benefit of Southern Mortgage Company, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 950, Page 250; and

WHEREAS, said Deed of Trust was subsequently assigned to EquiCredit Corporation of America by instrument dated January 2, 1998 and recorded in Book 1021 at Page 573 of the aforesaid Chancery Clerk's office; and

WHEREAS, EquiCredit Corporation of America has heretofore substituted J. Gary Massey as Trustee by instrument dated January 21, 1999 and recorded in the aforesaid Chancery Clerk's Office in Book 1081 at Page 184; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, EquiCredit Corporation of America, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on March 31, 1999 offer for sale at public outcry and sell within the legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 174, Section C, Twin Lakes Subdivision, in Section 6, Township 2, Range 8 West, DeSoto County, MS, as shown on plat recorded in Plat Book 8, Pages 41-43, in the office of the Chancery Clerk's Office of DeSoto County, MS.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on February 23, 1999.

/s/ J. Gary Massey
SUBSTITUTED TRUSTEE for
EquiCredit Corporation of America
Shapiro & Massey, L.L.P.
Deposit Guaranty Building
200 East Capitol Street, Suite 1745
Jackson, Mississippi 39201
(601) 958-9966
March 10, 17, 24-00c.

SHAPIRO & MASSEY
DEPOSIT GUARANTY BUILDING
200 E. CAPITOL, SUITE 1745
JACKSON, MS 39201